

**In the Matter of the)
Examination of Nodak Mutual)
Insurance Company of Fargo,)
North Dakota, a North Dakota Mutual)
Property and Casualty Insurance)
Company.)**

FINDINGS OF FACT

The Commissioner specifically adopts as his findings herein the market conduct examination report filed by the examiners without modification, a copy of which is attached hereto and by this reference incorporated herein.

CONCLUSIONS OF LAW

Except as noted in the report, Respondent is in compliance with North Dakota laws relative to its market conduct activities.

ORDER

NOW, THEREFORE, based on the foregoing Findings of Fact and Conclusions of Law, it is hereby ordered that the market conduct examination report herein incorporated by reference is adopted.

It is further ordered that Nodak Mutual Insurance Company shall comply with all of the examiner's recommendations listed in the examination report insofar as they relate to a specific statutory requirement.

The use of this Order for competitive purposes by an insurance agent or agency holding a license in the State of North Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for suspension or revocation of said license or authority.

DATED this 2nd day of June, 2003.

Jim Poolman
Commissioner
N.D. Insurance Department
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